

**SYSTEM AND METHOD FOR ESTABLISHING RATES  
FOR A PROPERTY INSURANCE POLICY**

Abstract of Disclosure

**[0032]** Property insurance rates are established by performing calculations for defining a single tier placement dependent upon a combination of mutually exclusive factors based on applicant data. In the case of a renewal policy, the factors include determining a protection class and a previous paid loss history. In the case of a new policy, the factors also include determining an insurance credit score. No single factor is the sole determinant for placement in a tier.